



**MORTGAGE SUBMISSION VOUCHER PART II
PURCHASE SUBMITTAL AND LENDER CERTIFICATION**

LENDER NAME: _____ LENDER LOAN NO. _____

MERS "MIN" #: _____ - _____ - _____
(7 digit) (10 Digit) (Check Digit)

SHIPPER CONTACT: _____ PHONE: _____ FAX: _____

SHIPPING OFFICE ADDRESS: _____

CalHFA MANIFEST NUMBER: _____ FHA/VA CASE NUMBER: _____

BORROWER: _____ CO-BORROWER: _____
(Last) (First) (Initial) (Last) (First) (Initial)

NEW PROPERTY ADDRESS: _____

BORROWER'S MAILING ADDRESS: _____
(if different from property address, i.e. P.O. Box, route, etc.)

Principal Loan Amount: \$ _____	MONTHLY PAYMENT	P & I Mo. Pymt.: \$ _____
Current Unpaid Balance: \$ _____	IMPOUND AMOUNTS:	Property Taxes: \$ _____
Next pymt due date: \$ _____		Hazard Insur.: \$ _____
Interest Rate: _____ %		Mtg. Insur.: \$ _____
<input type="checkbox"/> FIXED RATE		Other: \$ _____
<input type="checkbox"/> ARM		Total (PITI): \$ _____

Service Released to CalHFA? ☐ YES ☐ NO (If YES, See documents required on Page 3 of this form)

Will loan be serviced released to a CalHFA Approved Lender? ☐ YES ☐ NO
(If YES, provide Lender name and servicing office address.)

LENDER NAME *and* OFFICE ADDRESS: _____

Will loan be serviced by Sub-servicer? ☐ YES ☐ NO
(If YES, provide Lender name and servicing office address of sub-servicer.)

SUB-SERVICER NAME *and* OFFICE ADDRESS: _____

CASH DOWNPAYMENT: \$ _____ SWEAT EQUITY/OTHER: \$ _____

TOTAL CLOSING COSTS PAID BY BORROWER: \$ _____

SETTLEMENT DATE: _____

AMOUNT OF FEES PAID TO LENDER:

Origination: \$ _____ Processing: \$ _____ Underwriting: \$ _____

Document Fee: \$ _____ Other: \$ _____

SUBORDINATED DEBT INFORMATION*

Include all CalHFA subordinate programs, if applicable

(Program Name) _____

1. Principal Loan Amount: \$ _____ Interest Rate: _____ % Monthly pymt amount (if any): \$ _____
Term (in months) _____ Purpose of debt provided by public assistance: ☐ Downpayment ☐ Closing Costs
☐ Loan

(Program Name) _____

2. Principal Loan Amount: \$ _____ Interest Rate: _____ % Monthly pymt amount (if any): \$ _____
Term (in months) _____ Purpose of debt provided by public assistance: ☐ Downpayment ☐ Closing Costs
☐ Loan

(Program Name) _____

3. Principal Loan Amount: \$ _____ Interest Rate: _____ % Monthly pymt amount (if any): \$ _____
Term (in months) _____ Purpose of debt provided by public assistance: ☐ Downpayment ☐ Closing Costs
☐ Loan

(Program Name) _____

4. Principal Loan Amount: \$ _____ Interest Rate: _____ % Monthly pymt amount (if any): \$ _____
Term (in months) _____ Purpose of debt provided by public assistance: ☐ Downpayment ☐ Closing Costs
☐ Loan

***Do not include Grants.**

REQUIRED DOCUMENTS FOR PURCHASE

1. MSV PART II: PURCHASE SUBMITTAL AND LENDER CERTIFICATION (THIS FORM)
2. ORIGINAL PROMISSORY NOTE WITH ALL APPLICABLE ADDENDA/RIDERS ENDORSED OVER TO THE CALIFORNIA HOUSING FINANCE AGENCY
3. CURRENT PAYMENT HISTORY
4. BUYDOWN SCHEDULE AND AGREEMENT ONLY IF SERVICE RELEASED TO CalHFA
5. TITLE COMPANY OR LENDER CERTIFIED COPY OF THE DEED OF TRUST WITH APPLICABLE RIDERS
6. TITLE COMPANY OR LENDER CERTIFIED COPY OF THE CORPORATION ASSIGNMENT(S) OF THE DEED OF TRUST TO CALIFORNIA HOUSING FINANCE AGENCY
7. HUD 1 SETTLEMENT STATEMENT

LENDER'S CLOSING CERTIFICATIONS

The Lender has originated the CalHFA loan. The Lender has received, examined, and previously submitted to CalHFA true and complete signed copies of the Borrower's Affidavit, the Seller's Affidavit, and of all Borrower Federal income tax returns for the three (3) years period prior to (reservation date) or such other verification as required pursuant to CalHFA Program requirements.

After reasonable investigation, the Lender hereby certifies that the following information is true and correct: the total purchase price of the home financed by this loan is in compliance with the CalHFA Program requirements; the Borrower had no present ownership interest in a principal residence at any time during the three (3) years prior to (date of application) unless the home financed by this loan is located in a target area; and the Borrower's gross annual income is in compliance with the CalHFA Program requirements.

Based on reasonable investigation, the Lender is aware of no material change in the circumstances represented by the Lender to CalHFA and upon which CalHFA relied in issuing the CalHFA reservation and loan approval to the Lender. All statements and certifications contained in the reservation and loan file remain true and correct.

Based on reasonable investigation, the Lender has no reason to believe that either the Borrowers or the Sellers of the home have made any negligent or fraudulent material misstatements in connection with the loan.

The Lender certifies that:

- The appropriate Tax Exempt Financing Riders were attached and made a part of the promissory note and deed of trust and were executed and recorded appropriately where applicable for FHA insured or VA guaranteed loans;
- the loan has been fully underwritten and approved, and meets the mortgage insurer's underwriting guidelines; the Lender will submit an insurance loan package to the applicable mortgage insurer/guarantor and will obtain and retain the appropriate mortgage insurance certificate or loan guarantee certificate for the term of the loan;
- the Borrower(s) did not pay more than a 1% origination fee, a \$350 application/processing fee, \$200 doc. preparation fee and the usual and customary out of pocket expenses with respect to the loan;
- the Lender has explained and the Borrower has reviewed and executed the Federal Recapture Notice;

- Alta Lenders' Title Insurance Policy reflecting CalHFA as insured with endorsements 100, 116, 116.2, 115 (if applicable) and 104.1 (if Agency not previously named as insured);
- the Borrower has obtained the required hazard insurance policies (hazard/flood/earthquake as applicable) with respect to the home and the Lender will ensure that the policies are kept in force for the term of the loan;
- the Lender has established a monthly impound account for the Borrower(s) for the term of the loan for hazard insurance, mortgage insurance and real property taxes payments;
- and the Lender has completed and/or satisfied all of the CalHFA conditions of loan approval and other CalHFA requirements.

The Lender hereby agrees that it will immediately forward to CalHFA all information which it or any of its successors may receive during the life of the mortgage which tends to indicate that the Borrower(s) may have made a misrepresentation in applying for a loan, or that may affect the Borrower's eligibility for a loan. The Lender hereby acknowledges that its failure to comply with the CalHFA requirements or the certifications made in this statement will result in remedial action by CalHFA as prescribed in the Program Manual and the CalHFA Mortgage Purchase and Servicing Agreement (or Mortgage Purchase Agreement).

Wiring Instructions:

Bank Name: _____ **Account Number funds are to be wired to:** _____

Bank Address: _____ **Attn:** _____

ABA# _____ **Phone:** _____

(Signature of Authorized Representative)

(Date)

(Type Name and Title of Authorized Representative)

(Phone)

ONLY FOR SERVICED-RELEASED LOANS TO CalHFA

If the loan is to be serviced-released to CalHFA upon purchase, please refer to the following Service-Release Procedures:

- Even though CalHFA will purchase a loan based only on the receipt of an executed Note, the loan file must contain the following items, in addition to the Note:
 - HUD 1, Settlement Statement; the recorded Deed of Trust and Corporation Assignment; and the Title Insurance Policy reflecting the California Housing Finance Agency as the insured.
 - For FHA-insured loans, the Mortgage Credit Analysis Worksheet. For VA-guaranteed loans, the VA Loan Analysis Form 26-6393. For conventionally-insured loans, the Uniform Underwriting summary or some other similar document showing the payment breakdown.
 - Declaration of Insurance from the hazard/flood/earthquake insurance carrier.
 - HUD Form 92080 for FHA-insured loans.
 - If applicable, Buydown Agreement outlining terms of the agreement.
 - For conventionally-insured loans, the certification of insurance. For FHA-insured and VA-guaranteed loans, upon receipt of the certificate, forward to CalHFA, 1121 L Street, Suite 103, Sacramento, CA 95814.
- CalHFA will deduct the escrow balance, buydown balance, and tax service fee from the purchase price. The service release fee is added to the purchase price.
- Do not set the loan up on a tax service contract. CalHFA will set up the tax service contract after the loan is purchased.
- Payments received by the originating lender should be forwarded to CalHFA immediately. Lender should bill CalHFA for any disbursements made after the loan has been purchased. Billing should include a history of the account showing the transaction.
- The "Goodbye Letter" should be mailed to the borrower upon lender receiving funds from CalHFA. The letter should include CalHFA's payment processing address of P.O. Box 13819, Sacramento, CA 95853-3819. The Loan Servicing Customer Service number is 1-(800) 669-1079.
- CalHFA should be named as the loss payee and the notification to the insurance company should include a statement that future premium notices should be sent to CalHFA, 1121 L Street, Suite 103, Sacramento, CA 95814.

*Note: All blanks must be completed in order for the form to be valid.